



Electronic Debits: Substitute Checks, ACH: Understanding the Difference

**Wednesday, August 5, 2009
9:00 – 10:30 am Hawaii Time**

Electronic payment transaction volume exceeded traditional paper check transaction volume for the first time in 2006. The payments industry has seen a shift from clearly defined payment channels and mechanisms to mostly 'electronic' payments. While the payment channels exist, it can sometimes be challenging for financial institution staff to recognize how the payment came in: check or ACH. This session will provide attendees with information on the 'new' payments we are seeing; assist in identifying payment origination; and provide guidance on the rules and regulations that apply to various types of electronic debits.

HIGHLIGHTS

- Overview of Check 21 and ACH check conversion
- Find out how a share draft/paper check becomes a 'substitute check' or an ACH debit
- Get tips on how to recognize the payment application used to collect the share draft/check
- Understand how to return substitute checks and ACH debits
- Dealing with member questions related to substitute checks or ACH debits

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to understand the current share draft/check collection environment and effectively handle returns, adjustments, and member disputes related to these payments. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is directed to back-office operations staff, staff responsible for returns and adjustments, and member service staff.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webcast, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Wendy Wishon, AAP, Mid-America Payment Exchange

Wendy Wishon serves as Vice President of Mid-America Payment Exchange, the Regional Payments Association, serving financial institution members in Nebraska, Kansas, Oklahoma, Missouri, Arkansas, Southern Illinois, Indiana, Western Kentucky and Southwest Iowa. Wendy is responsible for maintaining banking industry relationships, membership, and speaking engagements for MPX. With over 30 years in the banking industry, she has an extensive banking-operations background. Wendy earned her Accredited ACH Professional (AAP) certification in 1996.

WHAT IS A TELEPHONE/WEBCAST SEMINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webcast option, participants will also be able to view online visuals as the presentation is delivered. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

CAN'T ATTEND THE SCHEDULED TRAINING? ORDER THE AUDIO/VISUAL CD ROM!

As an added benefit, you may purchase a CD Rom* of this presentation. The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions. Use this "off-the-shelf" training program for those that could not attend the live seminar and for future training. **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE.**

NEW! The CD-Rom now contains the speaker's visuals, which are synced to the audio recording! A great new improvement at no extra cost to you!

Hookup instructions and materials will be emailed approximately two days prior to seminar.

----- **Registration Deadline: July 27, 2009** -----

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Understanding the Difference**

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Credit Union Name: _____ Phone No.: _____

Contact Person: _____ *(Required)*
Email Address: _____

(Required for Webcast & CD option only)
Mailing Address: _____ City _____ State _____ Zip _____

- Please register our credit union for:
- Webcast Only \$200
 - CD Only \$200
 - Webcast and CD (PC use only) \$250

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